

Credit Counseling (Pre-Petition)

A debtor, who is an individual, is required by §521(b)(1) of the Bankruptcy Abuse Prevention and Consumer Protection Act of 2005, to file a certification of completion of credit counseling from an agency approved by the United States Trustee. The Clerk's office maintains a publicly available list of approved agencies, which may be accessed from the court's internet site at www.ohsb.uscourts.gov.

The certification of credit counseling is a requirement for each debtor. The certification(s) should be a separate filing (not included in the petition) to ensure the filing deadline is satisfied. If a certification is not available at the time the petition is filed, the case should be marked as deficient during the case opening process (**See figure 1**), and the appropriate missing Credit Counseling Certification should be marked in the deficiency list (**See figure 2**).



Figure 1

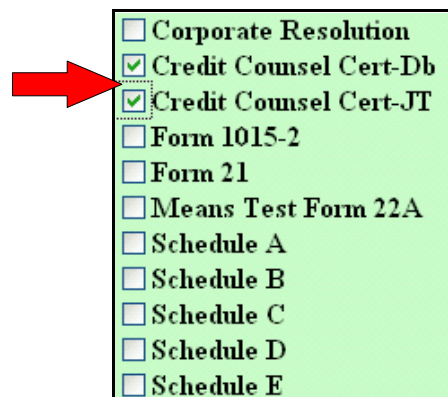
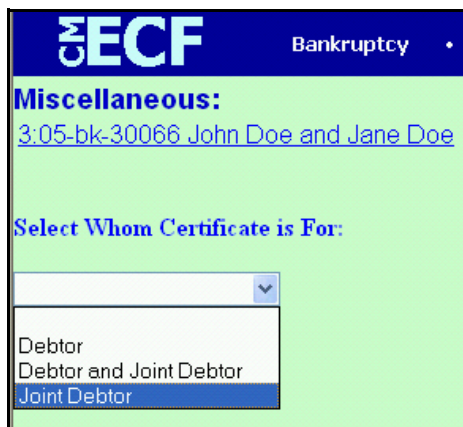


Figure 2

The filing of the certification in CM/ECF is performed as follows:

1. Select **Other** from the Bankruptcy Events menu.
2. Enter the appropriate case number and click [Next].
3. Select "Certificate of Credit Counseling" and click [Next].
4. If applicable, indicate joint filing with another attorney. Click [Next] to proceed.

5. Select the appropriate debtor(s) as the party filer. Click [Next].
6. Attach the PDF copy of the Credit Counseling Certification. Click [Next].
7. From the pull-down menu select the debtor(s) named on the certification (Debtor, Joint Debtor, or Debtor and Joint Debtor) (**See figure 3**). Click [Next].



ECF Bankruptcy •

Miscellaneous:
[3:05-bk-30066 John Doe and Jane Doe](#)

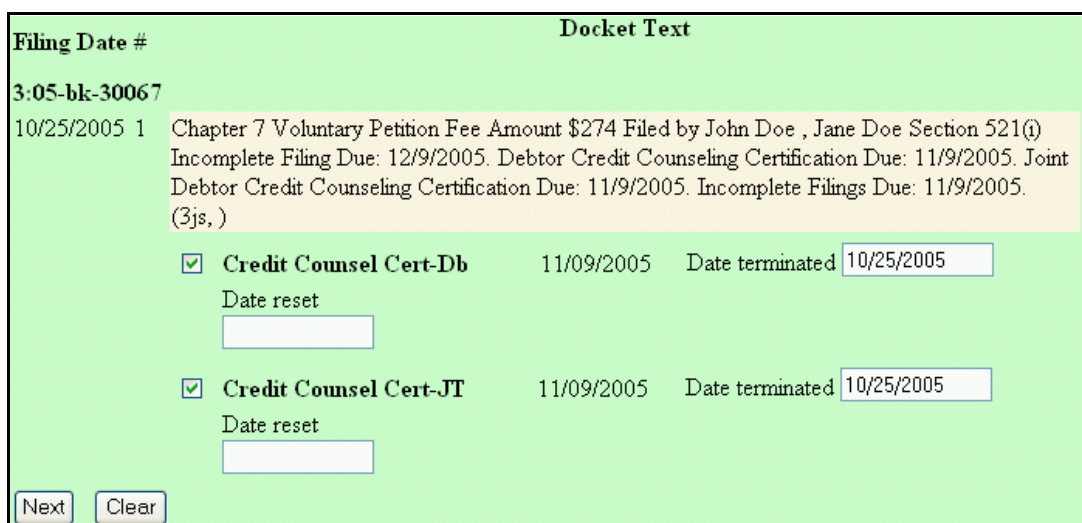
Select Whom Certificate is For:

▼

Debtor
Debtor and Joint Debtor
Joint Debtor

Figure 3

8. The pending deadlines related to your filer selection will display to allow for termination. Check-mark the deadline(s) and click [Next] (**See figure 4**).



| Filing Date # | Docket Text |
|-------------------------------------|--|
| 3:05-bk-30067 | |
| 10/25/2005 1 | Chapter 7 Voluntary Petition Fee Amount \$274 Filed by John Doe , Jane Doe Section 521(i) Incomplete Filing Due: 12/9/2005. Debtor Credit Counseling Certification Due: 11/9/2005. Joint Debtor Credit Counseling Certification Due: 11/9/2005. Incomplete Filings Due: 11/9/2005. (3js,) |
| <input checked="" type="checkbox"/> | Credit Counsel Cert-Db 11/09/2005 Date terminated 10/25/2005 Date reset |
| <input checked="" type="checkbox"/> | Credit Counsel Cert-JT 11/09/2005 Date terminated 10/25/2005 Date reset |

Next Clear

Figure 4

9. CM/ECF will display the docket text for this filing. Review the docket text and, if correct, click [Next].
10. Review the final docket text; if no modifications are needed, click [Next] to complete the filing.
11. CM/ECF will now display a Notice of Electronic Filing for the filed Certification of Credit Counseling.